

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 James E. DiDio
 Debtor

Case No. 18-12499-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 25

Date Rcvd: Sep 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2018.

db
 14091306 +James E. DiDio, 814 Conshohocken State Road, Gladwyne, PA 19035-1428
 14091310 +Barclays Bank, Card Services, 400 White Clay Center Drive, Newark, DE 19711-5468
 Debt Management Servicing Center, Bureau of the Fiscal Service, DMSC-Birmingham Office,
 PO Box 830794, Birmingham, AL 35283-0794
 14091311 +Fellheimer & Eichen, 50 South 16th Street, Suite 3401, Philadelphia, PA 19102-2562
 14091312 +Financial Research Associates, 10 Presidential Boulevard, Bala Cynwyd, PA 19004-1136
 14091313 LabCorp, PO Box 2240, Burlington, NC 27216-2240
 14091316 +Marla Green, 1320 Monk Road, Gladwyne, PA 19035-1313
 14091317 +Momjian & Anderer LLC, One Commerce Square, 2005 Market Street, Suite 3510,
 Philadelphia, PA 19103-7024
 14091320 +Savran Benson LLP, 146 Montgomery Avenue, #300, Bala Cynwyd, PA 19004-2956
 14091323 +United Collection Bureau, Inc., 5620 Southwick Boulevard, Suite 206,
 Toledo, OH 43614-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: megan.harper@phila.gov Sep 22 2018 01:50:54 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 22 2018 01:50:17
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 22 2018 01:50:46 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14091304 +EDI: AMEREXPR.COM Sep 22 2018 05:48:00 American Express, PO Box 981540,
 El Paso, TX 79998-1540
 14091305 +EDI: AMEREXPR.COM Sep 22 2018 05:48:00 American Express, World Financial Center,
 New York, NY 10285-0001
 14091307 +EDI: TSYS2.COM Sep 22 2018 05:48:00 Barclays Bank Delaware, Attn: Correspondence,
 PO Box 8801, Wilmington, DE 19899-8801
 14091308 +EDI: CHASE.COM Sep 22 2018 05:48:00 Chase Card Services, Correspondence Dept,
 PO Box 15298, Wilmington, DE 19850-5298
 14091309 +EDI: CHRM.COM Sep 22 2018 05:49:00 Chrysler Capital, PO Box 961279,
 Fort Worth, TX 76161-0279
 14091314 E-mail/Text: camanagement@mtb.com Sep 22 2018 01:50:07 M & T Bank, Attn: Bankruptcy,
 PO Box 844, Buffalo, NY 14240
 14091315 E-mail/Text: camanagement@mtb.com Sep 22 2018 01:50:07 M&T Bank, PO Box 1288,
 Buffalo, NY 14240
 14091318 +EDI: NAVIENTFKASMSERV.COM Sep 22 2018 05:48:00 Navient, Attn: Bankruptcy, Po Box 9500,
 Wilkes-Barre, PA 18773-9500
 14091319 E-mail/Text: bankruptcygroup@peco-energy.com Sep 22 2018 01:50:06 PECO,
 2301 Market Street, Philadelphia, PA 19103-1380
 14091321 +E-mail/Text: bankruptcynotices@sba.gov Sep 22 2018 01:50:02 SBA, 1441 L Street NW,
 Washington, DC 20416-0001
 14091322 +E-mail/Text: gcummings@thebancorp.com Sep 22 2018 01:50:02 The Bancorp Bank,
 409 Silverside Road, Suite 105, Wilmington, DE 19809-1771
 14091324 E-mail/Text: vci.bkcy@vwcredit.com Sep 22 2018 01:50:40 Volkswagen Credit, PO Box 3,
 Hillsboro, OR 97123-0003

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 23, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin
Form ID: 318

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 20, 2018 at the address(es) listed below:

ANDREW TEITELMAN on behalf of Defendant James DiDio ateitelman@teitelaw.com
GARY F. SEITZ on behalf of Trustee GARY F. SEITZ gseitz@gsbblaw.com,
gfs@trustesolutions.net;hsmith@gsbblaw.com
GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net;hsmith@gsbblaw.com
HARRY J. GIACOMETTI on behalf of Debtor James E. DiDio harry.giacometti@flastergreenberg.com,
harry.giacometti@ecf.inforuptcy.com;jackie.parsio@flastergreenberg.com;jennifer.vagnozzi@flastergreenberg.com
HOLLY SMITH MILLER on behalf of Trustee GARY F. SEITZ hsmiller@gsbblaw.com
KEVIN G. MCDONALD on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
KEVIN G. MCDONALD on behalf of Creditor M&T BANK A/K/A MANUFACTURERS AND TRADERS TRUST
COMPANY S/B/M TO HUDSON CITY SAVINGS BANK bkgroup@kmlawgroup.com
PAUL A.R. STEWART on behalf of Plaintiff Marla J. Green pstewart@legalhelm.com,
jurisabnelson@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1	James E. DiDio	Social Security number or ITIN	xxx-xx-1553
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-12499-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

James E. DiDio

9/20/18

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.